



zipMoney

A Healthy Payment Option

Increasing treatment case acceptance whilst providing the best possible care for your patients

MediPlan

 HENRY SCHEIN® | HALAS

REGIONAL
HEALTH CARE GROUP

 HealthEngine



is a simple and secure way for your customers to access a virtual credit line and pay for treatment without a credit card, receiving flexible interest free terms. The goal is to drive treatment acceptance and preventative care.

We are the only consumer finance option in market that is mobile, **100% digital and payments-orientated**. We offer simple, fast and fair mobile credit and payment solutions, with a **strong focus on interest free**. We can originate a customer at checkout with **any dollar amount**. We use **big data** to differentiate in market, and offer a **fully integrated** online and in-clinic solution.

With an Australian Credit Licence and Financial Services Licence, we have a very strong focus on **responsible lending**.

500,000+
customers

4,000+
retailers

\$400m
debt funding

ASX: ZML



Simplifying the payment plan experience for patients and clinics

- Flexible interest free payments
- Zero paperwork for the clinic
- Be paid upfront in full, zero risk

“The initial reaction to the interest free offering has been excellent and it is of specific merit that the platform allows for the real-time approval on mobile devices and does not require processing by the practice at time of initiation.”

– MIKE COVEY, MANAGING DIRECTOR OF HENRY SCHEIN AUSTRALIA



Why should a clinic accept zipMoney payments?

- Increased treatment acceptance by offering a flexible interest free payment option
- Easy payment processing - absolutely zero paperwork
- Payment is made directly to the clinic upfront, no risk or ongoing costs
- No establishment cost or on-going membership fees
- Simple pricing, merchant fee per transaction (comparable to credit cards)

How does it work for your clinic?



Step one

Confirm treatment plan with patient, introduce zipMoney as a payment option.



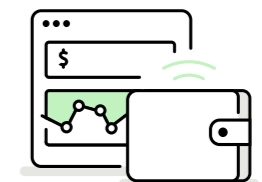
Step two

Patient applies on their mobile, and authorises payment securely.



Step three

We pay for the patients treatment with payment direct to you.



Step four

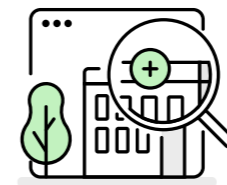
Patient proceeds with treatment and they pay us back over time.



Why should patients use zipMoney?

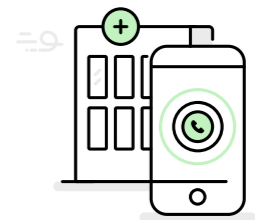
- Interest free terms - both brand and consumer friendly
- Full payment flexibility, patients can pay back weekly, fortnightly or monthly
- 3 minute application and instant approval on mobile
- Access account limits up to \$30,000 for treatment
- All patients enjoy a direct relationship with zipMoney

How does it work for your patients?



Step one

Find your clinic and apply for the amount needed to cover your treatment.



Step two

Contact your clinic or doctor to authorise your payment.



Step three

We pay the clinic on your behalf, you pay us over time on flexible interest free terms.



Step four

That's it! You focus on getting healthy and we'll worry about the rest.

Our clinics love us

“ Couldn't be happier with the service provided. Patients get an answer immediately once they complete the 3-minute application on their phone. The concept is simple and extremely easy to explain to a patient.”

– WENDY (PM), ANCHORAGE DENTAL

“ Wow! You're service is brilliant! Easy, simple & the advertising material we received today is spot on. We are so glad we signed up with you guys, as it's been easy, all the way through. Thanks so much!”

– JO & ALFY, REFRESH SKIN CLINIC

With an **average increase of 30%** in treatment case acceptance across our clinics, now is the time to work with us to help you, help more people.



health.zipmoney.com.au

(02) 8294 2345